

Fill in this information to identify your case:

Debtor 1	<u>Udonsi</u> First Name	<u>Olugu</u> Middle Name	<u>Kalu</u> Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF TEXAS		
Case number (if known)	<u>20-33644-H4-13</u>		

Check if this is:

- An amended filing
 - A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal,
or self-employed work.

Occupation may include student or homemaker, if it applies.

	<u>Debtor 1</u>	<u>Debtor 2 or non-filing spouse</u>			
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed			
Occupation	<u>Driver/Owner/Operator</u>				
Employer's name	<u>Aptian Carriers, LLC</u>				
Employer's address	<u>8202 Almera Falls Drive</u> Number Street	<u>921 Gessner Road</u> Number Street			
	_____	_____			
	_____	_____			
	_____	_____			
Cypress City	TX State	77433 Zip Code	Houston City	TX State	77024 Zip Code
How long employed there? 4 years			10 months		

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	<u>For Debtor 1</u>	<u>For Debtor 2 or non-filing spouse</u>
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. <u>\$0.00</u>	<u>\$3,924.38</u>
3. Estimate and list monthly overtime pay.	3. + <u>\$0.00</u>	<u>\$0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. <u>\$0.00</u>	<u>\$3,924.38</u>

Debtor 1 **Udonsi Olugu Kalu**Case number (if known) **20-33644-H4-13**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here ➔ 4.	\$0.00	\$3,924.38
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$0.00	\$246.56
5b. Mandatory contributions for retirement plans	5b. \$0.00	\$0.00
5c. Voluntary contributions for retirement plans	5c. \$0.00	\$0.00
5d. Required repayments of retirement fund loans	5d. \$0.00	\$0.00
5e. Insurance	5e. \$0.00	\$701.39
5f. Domestic support obligations	5f. \$0.00	\$0.00
5g. Union dues	5g. \$0.00	\$0.00
5h. Other deductions. Specify: _____	5h.+ \$0.00	\$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. <u>\$0.00</u>	\$947.95
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. <u>\$0.00</u>	\$2,976.43
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$2,710.43	\$0.00
8b. Interest and dividends	8b. \$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$0.00	\$0.00
8d. Unemployment compensation	8d. \$0.00	\$0.00
8e. Social Security	8e. \$0.00	\$0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$0.00	\$0.00
8g. Pension or retirement income	8g. \$0.00	\$0.00
8h. Other monthly income. Specify: _____	8h.+ \$0.00	\$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. <u>\$2,710.43</u>	\$0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. <u>\$2,710.43</u>	+ <u>\$2,976.43</u> = <u>\$5,686.86</u>
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + \$0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	12. \$5,686.86	
Combined monthly income		
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No. None.		
<input type="checkbox"/> Yes. Explain: _____		

Debtor 1 Udonsi Olugu KaluCase number (if known) 20-33644-H4-13

8a. Attached Statement (Debtor 1)

Aptian Carriers, LLC

Gross Monthly Income:		<u>\$11,000.00</u>
Expense	Category	Amount
Bank Charges		<u>\$437.68</u>
Bookkeeping Fees		<u>\$285.71</u>
Dues / Subscriptions		<u>\$72.22</u>
Employee Medical Screening		<u>\$13.57</u>
Fuel		<u>\$1,954.79</u>
Insurance		<u>\$1,211.08</u>
Supplies		<u>\$21.76</u>
Meals & Entertainment		<u>\$44.25</u>
Rent & Lease		<u>\$190.00</u>
Repairs / Maintenance		<u>\$625.77</u>
Taxes / Licenses		<u>\$175.60</u>
Tractor Payment		<u>\$2,600.00</u>
Trailer Payment		<u>\$600.00</u>
Tolls		<u>\$57.14</u>
Total Monthly Expenses		<u>\$8,289.57</u>
Net Monthly Income:		<u><u>\$2,710.43</u></u>

Fill in this information to identify your case:

Debtor 1	<u>Udonsi</u> First Name	<u>Olugu</u> Middle Name	<u>Kalu</u> Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>20-33644-H4-13</u>		

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J**Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

- No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

No

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
<u>Daughter</u>	<u>24</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Daughter</u>	<u>22</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Spouse</u>	<u>43</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes
		<input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

	<u>Your expenses</u>
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.	4. <u>\$1,409.30</u>
If not included in line 4:	
4a. Real estate taxes	4a. _____
4b. Property, homeowner's, or renter's insurance	4b. _____
4c. Home maintenance, repair, and upkeep expenses	4c. <u>\$70.00</u>
4d. Homeowner's association or condominium dues	4d. _____

Debtor 1	<u>Udonsi Olugu Kalu</u>	Case number (if known)	<u>20-33644-H4-13</u>
<u>Your expenses</u>			
5.	Additional mortgage payments for your residence, such as home equity loans		
6.	Utilities:		
6a.	Electricity, heat, natural gas	6a.	<u>\$310.00</u>
6b.	Water, sewer, garbage collection	6b.	<u>\$200.00</u>
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$80.00</u>
6d.	Other. Specify: <u>Cell Phone</u>	6d.	<u>\$216.00</u>
7.	Food and housekeeping supplies		
8.	Childcare and children's education costs		
9.	Clothing, laundry, and dry cleaning		
10.	Personal care products and services		
11.	Medical and dental expenses		
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.		
13.	Entertainment, clubs, recreation, newspapers, magazines, and books		
14.	Charitable contributions and religious donations		
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a.	Life insurance	15a.	
15b.	Health insurance	15b.	
15c.	Vehicle insurance	15c.	<u>\$250.00</u>
15d.	Other insurance. Specify: _____	15d.	
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
17.	Installment or lease payments:		
17a.	Car payments for Vehicle 1 US Bank	17a.	<u>\$589.00</u>
17b.	Car payments for Vehicle 2 Volkswagen Financial-Jetta	17b.	<u>\$291.14</u>
17c.	Other. Specify: _____	17c.	
17d.	Other. Specify: _____	17d.	
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		
19.	Other payments you make to support others who do not live with you. Specify: <u>Elderly Mother-retired</u>		

Debtor 1 Udonsi Olugu KaluCase number (if known) 20-33644-H4-13**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

- | | |
|---|------------|
| 20a. Mortgages on other property | 20a. _____ |
| 20b. Real estate taxes | 20b. _____ |
| 20c. Property, homeowner's, or renter's insurance | 20c. _____ |
| 20d. Maintenance, repair, and upkeep expenses | 20d. _____ |
| 20e. Homeowner's association or condominium dues | 20e. _____ |

21. Other. Specify: _____

21. + _____

22. Calculate your monthly expenses.

- | | |
|---|------------------------------|
| 22a. Add lines 4 through 21. | 22a. _____ \$5,301.44 |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2. | 22b. _____ |
| 22c. Add line 22a and 22b. The result is your monthly expenses. | 22c. _____ \$5,301.44 |

23. Calculate your monthly net income.

- | | |
|---|--------------------------------|
| 23a. Copy line 12 (your combined monthly income) from Schedule I. | 23a. _____ \$5,686.86 |
| 23b. Copy your monthly expenses from line 22c above. | 23b. - _____ \$5,301.44 |
| 23c. Subtract your monthly expenses from your monthly income.
The result is your monthly net income. | 23c. _____ \$385.42 |

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

 No. Yes. Explain here:

The vehicle to US Bank will pay off in Feb 2022 and he vehicle to Volkswagen will pay off in Dec 2021.

Fill in this information to identify your case:

Debtor 1	Udonsi First Name	Olugu Middle Name	Kalu Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	20-33644-H4-13		

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ **Udonsi Olugu Kalu**
Udonsi Olugu Kalu, Debtor 1

X _____
Signature of Debtor 2

Date **10/29/2020**
MM / DD / YYYY

Date _____
MM / DD / YYYY